

WHEN CAN I CONTINUE MY HEALTH INSURANCE?

Employers should contact Bill Tierney, Manager, Employer Services at 404-651-6140
Employees, should call the Eligibility Unit at 404-656-6322 or 800-610-1863

Leave your job with:	You can continue coverage:
Less than 8 Years of Service <ul style="list-style-type: none"> Take another job that does not qualify you for coverage Move to part-time status Are laid off 	for up to 18 months under COBRA provisions By completing the paperwork and making payment within 60 days of coverage termination
8 + but less than 10 Years of Service	<ul style="list-style-type: none"> Submitting the appropriate form(s) within 60 days of when your coverage would end Paying the full cost of coverage, except subscribers under the Legislative Retirement System Providing a statement from your employer verifying your service
10 + years of service but before minimum age to qualify for an immediate retirement annuity AND you leave your money in the retirement system	<ul style="list-style-type: none"> Submitting the appropriate form(s) within 60 days of when your coverage would end Paying the full cost of coverage until your annuity begins Paying a lower health premium once your annuity begins
COBRA	<ul style="list-style-type: none"> May continue coverage for 18 months if loss of coverage because of termination, layoff or reduction in hours May add dependents within 31 days of a qualifying event
WHEN YOU RETIRE Are eligible to receive and are receiving a monthly benefit from a Georgia-sponsored retirement system and	<ul style="list-style-type: none"> Are enrolled in the SHBP at time of retirement (Your insurance will automatically rollover into retirement if enrolled in ERS, TRS or PSERS) If the annuity will not be sufficient to deduct the premium, coverage may be continued by paying a monthly premium directly to the SHBP <p>NOTE: You cannot continue your health insurance if you take a lump sum distribution from a Georgia-sponsored retirement and you do not receive a monthly retirement benefit</p>

SHBP HEALTH OPTIONS

• Health Reimbursement Arrangement (HRA)	• Open Access Plan (OAP)
• High Deductible Health Plan (HDHP)	• Health Maintenance Organization (HMO)
• Medicare Advantage with Prescription Drug (MAPD) Private-Fee-For-Service Plan (PFFS) (Medicare eligible retirees and/or their Medicare eligible dependents (age 65 or older or those determined to be disabled by Social Security))	